



CONSUMERS COOPERATION IN ALIGARH

**A DISSERTATION
SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENT
FOR THE AWARD OF
POST GRADUATE DIPLOMA
IN
COOPERATION AND RURAL DEVELOPMENT**

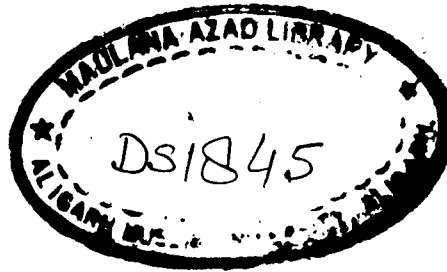
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(ATHER PARWEZ ANSARI)

I N T R O D U C T I O N

Consumers' Cooperative Societies are of a recent origin in the country. The economic development programmes have resulted in increased urbanisation and money incomes especially in urban and semi-urban areas. The domestic production of food stuffs has not moved with the demand. Increase in the supplies of other consumer's goods has also been limited owing to time-lags between investment expenditure and increases in Production, greater concentration of planned outlays on production of Producer goods and limited imports of consumer goods from abroad because of shortage of foreign exchange.

Consequently, the prices of many of the essential commodities have increased tremendously. Further, the Indian economy being pre-dominantly agricultural, Production is dependent on the vagaries of the monsoons and very often, there is a partial failure of crops in one or more region. Again, in the event of such shortfalls in domestic production, the wholesalers and retailers, often create artificial shortages. Not only that, the tendency of private trade to increase profit margins through adulteration of goods, use of short weights etc. is more pronounced in such situations.

The government therefore, has promoted consumers cooperatives as an alternative channel of distribution, to exercise a healthy influence on individual distributors. Although consumers cooperatives were organised even earlier and increased rapidly during the second world war and during the immediate post-war years owing to the encouragement from the Government, these societies had to face a hard time. With the easing of the supply situation and de-control or derationing, many of these cooperatives went liquidation. The consumers cooperation in India has a history of around four decades, yet the present position reflects largely the developments in the 1950's and the 1960's.

This project is studied under four chapters.

Chapter I deals with Consumers Cooperation, Chapter II discusses Planning a Primary Consumer Cooperative. And Chapter III highlights of Consumers Cooperation in U.P. And lastly chapter IV deals with Primary Consumers Cooperative stores (Aligarh).

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C H A P T E R - I

CONSUMER'S COOPERATION

WHAT IS A CONSUMER'S COOPERATION :

A consumer Cooperative store is governed by the same basic principles as any other cooperative society and aims at the attainment of common economic objectives through self-help and mutual aid. Consumers come together voluntarily for the procurement of essential goods as well as services on beneficial terms and their equitable distribution at fair prices. Supply of unadulterated goods of correct weight and standard quality are the most significant objectives which a consumers' society stand for.

In furtherance of these objectives, consumer stores carry on wholesale and retail trade and aim in the long run to start in conjunction with marketing cooperatives, processing and manufacturing activities for ensuring purity and quality and reducing the cost of supplies.

Consumer cooperatives are organised either on a unitary pattern or a federal pattern. Under the unitary pattern a central store with direct individual membership operates through branches. In the Federal pattern primary

stores with individual members generally form a central federal organisation to give them adequate support in the matter of procurement and supply. The structure can also be a mixed one - the central store, having individuals as well as primary stores as its members. Profits earned by a Cooperative Store are treated as trade surplus and a large part of these go back to the members or the buyers as rebate in proportion to the purchases made by them. Thus a man saves while he makes purchases from a consumers-store.

Consumer's store, like other cooperative institutions are democratic bodies and adopt the principle of one man one vote, irrespective of the number of shares held by a member. There is a limitation on the maximum share holding of a member.

As the supreme authority vests in the General Body, members can influence the policy of distribution and price-fixation to their common advantage. The managing committee which consists of elected representatives of the members, is responsible for the management of the cooperative store.

MEANING AND OBJECT :

A consumer cooperative organisation of consumers is organised to obtain their requirements of consumer goods and services on terms of greatest advantage to them. This type of cooperative undertakes retailing, wholesaling and sometimes, the production and processing of consumer goods.

Most consumers' stores have been established on the principles, enunciated by the Rochdale Pioneers. These principles are open membership, democratic control, cash trading at market prices, fixed return on capital, and dividend on purchases. The main object of a Consumer Store is to serve its members and customers with goods required by them for house hold consumption. It is expected to provide goods at reasonable price and to protect the interest of the members. These stores are also expected to stabilize price line and check the exploitation of the consumers by the private business.

ORIGIN AND DEVELOPMENT :

The development of the consumers' cooperation as an economic system is well associated with the name of Rochdale Pioneers. The story goes back to 1844 when a batch of 28

weavers in Rochdale formed a society that shot into world fame as the "Rochdale society of Equitable Pioneers." The movement gradually spread over to other countries on the continent of Europe and played a significant role in holding the price line in food and consumer articles, specially during the crucial post-war era. The movement has achieved spectacular success in some of the Western countries like Sweedon, Denmark, Finland and Britain.

The consumer cooperative movement in Sweedon is perhaps the most progressive and influential in the world. The movement has more than a million members in a total population of 7 million and handles about 14% of the entire retail trade and about 25% of the national trade in food stuffs.

In Denmark they cover about 40% of the population and 25% of the retail trade. Among the East European countries considerable progress has been made in U.S.S.R. by the consumer's cooperative stores.

PROGRESS IN INDIA :

In India consumer's cooperatives did not make much headway before the first world war. Prior to war they were only started in Madras and Bombay. The abnormal conditions

created by the first world war gave great impetus to the store movement and the number of the stores multiplied rapidly. It jumped from 11 in 1914 to 103 in 1920-21. The period of growth in the store movement was, however, a temporary phase of expansion as it slackened subsequently. Many stores failed and even in Madras, the birth place of consumers cooperation, the number declined from 103 in 1920-21 to 85 in 1939.

It was only during the second world war that the store movement made giant strides. There was a veritable craze for the organisation of consumers societies and the public exhibited unusual and unprecedented zeal. How rapid has been the progress of these stores in India during the second world war and post war period can be gauged from the Table

Progress of Consumers Cooperative During the
Second World War and Post-war Period

YEAR	NO.OF SOCIETIES	MEMBERSHIP	ANNUAL SALE
1939-40	408	16	57
1944-45	3539	60	2000
1950-51	9757	1845	8187

People's faith in cooperation, which appeared to be deepening and widening, turned out to be a mirage and an illusion. Quickly following decontrol and the consumer movement as a whole had virtually collapsed like a house of cards leaving an unhealthy and unfortunate trail. The number of consumers' stores fell from 9757 in 1950-51 to 7050 in 1960-61, while the membership fell from 18.45 lakhs to 13.41 lakhs, both recording a fall of about 27 percent. The fall was marked more in Assam and Madras where the number fell from 1860 and 1646 to 680 and 864 respectively, showing a fall of 63% and 48% respectively. In Jammu and Kashmir and Rajasthan by 19%. The fall in membership was 59% in Bihar, 57% in Assam, 40% in Madras and Jammu and Kashmir, 36% in Rajasthan and 32 % in U.P.

PROGRAMME IN FIVE YEAR PLANS :

The consumers' cooperative movement did not receive any special attention during the first and second Five year plans. No targets were laid down and no specific financial assistance, was envisaged during these two plans. The result was that during most of the years of the first two plans, the position of consumers' cooperatives continued to deteriorate. As majority of the 7,000 consumers cooperatives, existing at the end of the second plan, were not working

The consumers' cooperative movement made fairly good progress during the fourth plan period, a country wide network of consumers cooperative has been built up. As a result of the various organizational and promotional efforts. The central/wholesale consumers' cooperative stores have been organized in all the districts having urban population of 50,000 and above. By the end of June 1974, there were about 400 central wholesale consumer cooperatives and about 13,150 primary consumers cooperatives, 14 state Federations of consumers cooperative and the National cooperative consumers Federation at the apex. The central wholesale stores had also set about 2,300 branches and were running 134 departmental stores.

The consumers cooperative, however could not achieve the target of Rs. 400 crores of retail sales during the Fourth Plan.

One very important objection of cooperative development during the fifty plan was to build up a viable consumer cooperative movement to enable it to function as an important element in a consumer oriented distribution system.

Present position is that by the end of June 1978, the situation of consumer cooperative was as follows.

Central wholesale consumer cooperative Societies:	493
Primary consumer cooperative societies:	16152
State level consumer cooperative units:	14
State Cooperative Marketing consumers Federation:	8

The Sixth Plan states that "for the successful operation of the public distribution system, it would be necessary to revamp and strengthen the existing arrangements. In the states where a strong cooperative movement exists, the apex body of consumer cooperatives and marketing societies may take up the responsibility of procurement, storage and distribution of essential commodities. However, in other states, it would be necessary to set up civil supplies corporation or strengthen the existing civil supplies corporation/ Essential commodities corporation. "

The broad physical targets envisaged in the 6th Plan are as under

PHYSICAL TARGET	Rs. in crores)	
	1979-80	1980-85
a) Consumer articles distributed in urban areas	800.00	1600.00
b) In rural areas	800.00	2000.00
c) NCCF (Turnover)	150.00	450.00
d) Super Bazar (Turnover)	13.00	18.00
e) Fair Price Shops		(Numbers)
i) Urban	141,501	20,047
ii) Rural	57,744	80,000

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" It would also be necessary to strengthen and expand the structure of consumers cooperative in both urban and rural areas and increase the number of cooperatives retail outlets in order to cover effectively all sections of the community, particularly the weaker sections.

Since the considerable infrastructure of private retail outlets exist and these have generally been operating for a long time, they would continue to play an important role in the public distribution during sixth plan period.

Step would be taken to accelerate the growth of consumer cooperatives in the Seventh Plan to enable them to play effectively the Pivotal role assigned to them to the distributive trade both in urban and rural areas and in the Publicdistributive system. Under the Programme of Urban consumer cooperatives, it is planned to cover, all the state capitals and metropolitan cities having a population of 1 lakh and above by setting up department stores of varying sizes according to local requirements. It is proposed to increase the number of department stores from 330 at the end of Sixth Plan to 430 by the end of Seventh Plan. In addition, it is proposed to assist Primary consumer's cooperative stores, whole sale, central consumer cooperative stores in setting up 700 large small sized retail outlets so as to increase the number of such outlets from 31.960

at the end of Sixth Plan to 32,600 by the end of Seventh Plan. Alongside, efforts would be made to streamline the programme of distribution of consumer articles in the rural areas through cooperatives. Out of 94,000 Primary agricultural credit societies, 43,296 societies have so far been covered under the rural consumer cooperative Programme. It is contemplated to cover all the reorganised viable Primary during the Seventh Plan period. A project approach for a cluster of village to identify the needs of Primary stores societies for infrastructure, margin money etc. will be followed .

The step would also be taken to foster close operation coordination among the urban consumer cooperatives, villages societies and agencies concerned with the Production, Procurement and distribution of consumer goods for effective distribution. The National State consumer Federation would be strengthened to ensure a regular supply line to the retail structure. It is proposed to establish regional distribution centres, to centralise the purchasing of all the consumer cooperatives working in specified regions in order to achieve better bargains in prices and to allow these institutions to concentrate on selling. Steps would also be taken to built up a cadre of key personnel to hold managerial and supervisory positions so as to improve operational efficiency in consumer cooperatives.

C H A P T E R - II

In the developing countries of South-East Asia, where the economic level of the bulk of the population is relatively low and where consumer needs really form an integral part of the production needs, consumer cooperation tends to assume an even more important role than it does in the more developed countries.

The situation in these developing countries becomes more complex because of the relative scarcity of consumer goods resulting from, among other things, foreign exchange difficulties and the need for development. This fact gives added importance to consumer cooperation because properly organised consumer cooperative societies will help appreciably in making distribution more efficient.

It is inevitable, therefore, that movements in this part of the world should pay increasing attention to consumer cooperation, and that the governments in this region should actively foster the growth of the this sector of the cooperative movements in their respective countries. In most countries of this region, the governments have, as a means of fostering consumer cooperation, granted various advantages to their respective movements, such as low rates of interest for the capital requirements of such cooperatives, privileges in the distribution of monopoly imports,

management subsidies, exemption from different forms of taxation, state assistance in auditing etc.

The need for consumer cooperation in countries of this region may arise for various reasons. Some of the more obvious situations are :

- a) urban population groups specially in the low income levels.
- b) New housing settlements in areas where there has been little or no organised retail consumer trade.
- c) Groups of workers in factories and similar work-places.
- d) Village groups of mainly agricultural population who would organise consumer activity, either in special consumer societies, or as a section of their multi-purpose cooperative societies.

Even though the condition obtaining in these situations may differ, there is hardly any variation in the basic approach to the problem of Planning a Primary consumer cooperative. The assessment of the need for the formation of a consumer cooperative society, the preliminary steps that have to be taken towards it, the need for adequate capital formation, and the need for education of the membership, are all constant factors, whatever the area in which such a society is organised. An examination of each of these aspect is, therefore, necessary in planning a Primary Consumer Cooperative Society.

The Need for a consumer cooperative society :

Let us first assess the need for the formation of a consumer society in a given area. The first basic factor to be considered in such an assessment is the presence of what might be termed "general consumer awareness". Are the consumers in a given area aware of the need to derive maximum benefit from their expenditure on consumer needs, or are they satisfied with accepting the existing situation ? Unless this type of awareness exists, the basic conditions for the organisation of a consumer cooperative society will be lacking. Often, consumers tend to accept existing situation as a result of lack of knowledge of what a proper consumer service should be. It is, therefore, the responsibility of the national organisations of the cooperative movements to create this "awareness" by disseminating knowledge designed to make the consumer appreciate the advantage of a properly organised consumer service.

It is, for example, the responsibility of a cooperative movement to ensure quality consumer goods to its members. In developing countries particularly, the average consumer is not in a position to determine the quality standards of consumer articles, and sometimes he is still less able to insist on any quality standards

being observed in such articles which he purchases. The tendency to adulterate consumer good, both at retail points and at the point of production is one that the consumer would not be able to fight effectively unless he organises himself. Where consumers have not adequately organised themselves, the enforcement of regulations pertaining to quality standard tends to be weak, and, in such a situation, consumer cooperation assumes even greater importance. The development of consumer resistance, both to high prices and to goods of poor quality, is possible only with the growth of consumer awareness. The importance of consumer organising their own laboratories, other testing facilities for quality control is not realised adequately in the developing countries. This is possible only with the organisation of an adequate net work of primary cooperative societies which link themselves together for such purposes.

Yet another factor which would create a need for the organisation of consumers in a cooperative is the question of the pricing policy adopted by the private retailers in an area. Are the margins kept by them fair and reasonable ? The relationship between quality and price

is as important as the price itself because this is the aspect in which consumers generally suffer most.

These are some of the questions that will have to be examined in assessing the need for the formation of a consumer cooperative society. It is clear that there are certain "felt needs" in a given community which would create a climate for the organisation of a consumer cooperative society. To recount briefly they are -

- a) The need for a properly organised distribution system to serve the interest of the consumer.
- b) The need for fair-pricing of consumer goods in relation to the costs of production.
- c) The need to ensure the consumer goods are not adulterated.
- d) The need to obtain the best quality of consumer goods in relation to the prices paid.

Given these "felt needs", the final assessment of the need for the formation of a consumer cooperative society would depend on the availability of sufficient number of interested persons. Unless there is such a group it would not yield an adequate turn over for the society, once it is organised, and this would result in a society which is not economically viable.

Preliminary Planning:

Having assessed the need for the formation of a consumer cooperative society, and having accepted the fact that such society would serve a "felt need" in a given community, it is necessary for us to proceed to study certain factors which would have a bearing on the organisation of such a society. The first of these is the system of retail distribution in the area of the proposed society. However rudimentary such a system may be, a definite system of retail distribution should exist in an area. A very careful study of the existing system is a prerequisite for the organisation of the consumer society. In this context, the answers to a few questions would be useful:-

- a) How many private retail-selling points exist in the proposed area of operation of the society ?
- b) What is the volume of business of each of these selling points ?

The answers to these questions will give us an idea of the potential volume of business that could be anticipated by the proposed society, for this purpose. We will have to take into account the total volume of business that is carried on presently by the private traders, the total population of the area as well as the number of people who would join the proposed society and the purchasing power of this latter group compared with the purchasing power of the total population. Unless there basic data

are studied, it is not possible to determine either the viability of the proposed society or its capital structure.

Having studied this, we should proceed to seek answers to certain other questions :-

- i) What are the whole sale sources from which the present retailers obtain their consumer goods ?
- ii) What is the distance to the main whole selling centre which serve the area ?
- iii) What is the system of whole sale distribution ?
It is one where the whole salers deliver goods to the retailers or one where the retailers have to go to the whole salers for their goods ?
- 8v) Are goods available at present from the whole salers on credit ?

Answers to these questions would be useful in assessing the working capital and the staff that will be required by the proposed society.

In addition to these aspects, there are a few others which would be important from the point of view of planning the type of consumer service that the proposed society would have to undertake. Some of these are :-

- a) Are the existing retail shop self serving ?

If so, continuance of the existing system would

be helpful in reducing staffing costs. If not, the advantages of self service would be one of the points of education in the initial stages of the formation and functioning of the society.

- b) Are the retailers in the habit of delivering goods to consumers ? If such a system prevails this again becomes a point of education to explain the advantages of reduced costs in purchasing personally because it might not be advantageous for a consumer cooperative society to under take such practices.
- c) A study of the range of goods in the existing retail stores would help in planning the buying for the retail stores that would be established. In the absence of such data, haphazard buying with consequent losses would effect the stability of the new society.

Having studied the system of retail distribution from all these aspects, it is necessary to become familiar with the prevailing consumers price structure and current trends in the area. It must not be forgotten that one is entering a competitive field when a consumer cooperative society is organised, so that the study of price structure and indicators of price trends are invaluable in order to survive in such a field.

The study of price structure should be not only factual but also analytical to determine their reasonableness, taking into account the distances from importing and manufacturing centres. We must also not forget factors such as the current import policies of the Government and the stage of industrial growth in the country which have a marked influence on price trends.

The demand pattern in the proposed consumer cooperative society will depend, to a very large extent, on the price trends, and unless these trends are carefully assessed at this planning stage, it would not be possible to have a clear picture of the size and volume of business of the proposed society as well as its requirements of the capital and the staff.

Publicity and Education :

One of the first things that the organisers of the society would have to do would be to give adequate publicity to the proposed volume. Like all new ideas, it is essential to "sell" the idea of organising a consumer cooperative society to the general public of the area in which it is proposed to be set up. In giving publicity to the proposed volume, it is necessary to give all relevant facts which will enable a correct picture of the project to be drawn.

Facts, such as the "needs" which prompted the organising of the consumer cooperative society in the particular area; the proposed capital structure; the area of operation of the society, the size of membership that is envisaged, and the anticipated benefits from such an organisation, are all important factors to which due publicity should be given. Unless such publicity is given, it would not be possible to gain support from the people in the area of the proposed venture. The publicity campaigns preceding this stage should have created the necessary awareness on the part of the prospective society.

Education should be designed not only to ensure loyalty, but also to give the prospective members an idea of the management of the society. Unless a large number of the members of a society have a correct appreciation of the functions of management, it would not be possible to have their active participation in the affairs of the society.

The education programme for the prospective members should also train them in getting, consumer expenditure. This is important not only from the point of view of the members themselves, but also from that of management, as it will help in planning purchases and in gaining economics

through bulk buying. The introduction of well-planned patterns of consumer expenditure would be of immense help, specially in the early stages of a consumer cooperative society.

Capital Formation :

Let us examine the problem of capital formation in the proposed society. In developing countries specially because of the considerable support that is often given by the state to the organisation of consumer cooperatives the importance of capital requirements appears to be lost sight of. Not only must there be sufficient capital resources at the initial stages of the society, but it is also necessary that capital input keeps pace with the business expansion of the society. In the earlier part of the paper, we dealt with some of the more obvious factors which would govern capital requirements. It would help us to recapitulate some of these here. The more important are:

- a) The size of membership of the proposed society.
- b) The anticipated turnover of the society, taking into accounts the purchasing power of the members periodicity of demand etc.
- c) The available terms of credit for purchase of supplies.
- d) The overhead and operational costs entailed in running the business.

- e) Indications of possible expansion of business over a given time.
- f) The capital cost of equipment and installations required for the commencement of business.
- g) The term on which external finance is available from institutions such as banks.

All these factors govern the capital requirements of the society.

Pricing Policy :

Specially at the initial stages of the society, observance of proper pricing policies is important. It must be mentioned at the outset that there are no rigid rules which could govern pricing policy. It would, indeed, be dangerous to base pricing policy either on cost only or purely on prevailing market prices. Several variable factors should govern the price policy to be adopted by a consumer cooperative society.

The first is cost of the commodity concerned. The general operational costs. Items, such as rent, salaries, depreciation etc. would fall into this category.

Another important consideration is the turn over of the particular commodity. Possible variations in turn over as a result of variation prices should be taken into account in determining the prices from time to time.

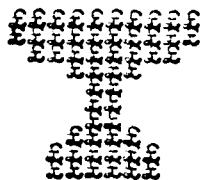
The prevailing market price for the particular commodity in the area is a vital factor.

Another factor that should go into the determination of pricing policy is the surplus that the society desires to have at the end of the years business. The conclusion we could come to, in this regard, is that the pricing policy of a consumer cooperative society should neither follow the prevalent market price nor be merely based on the cost price, but that the society should aim at an "active price policy" which will take all the variable factors into consideration and which should have as its ultimate objective the obtaining of the most profitable result for its members, whilst, at the same time, ensuring the growth of the turn over as well as the growth of the capital resources required for the expansion of activities.

Conclusion :

The above are some of the main factors to be considered in planning and organising primary consumer cooperative societies. As stated at the commencement of this paper, consumer cooperation is assuming increasing importance in the countries of this region. This sometimes, results in unplanned organisation of consumer societies many of which have very short lives. The purpose of this paper is to stress the importance of adequate planning prior to the organisation of primary consumer cooperative societies. Even though the

enthusiasts may be impatient with what might be considered delayed as a result of this planning, it is better to spend a little time in planning a primary consumer cooperative society on a sound basis, so that it will continue to grow, rather than be hasty in organising such societies without a proper examination, which will only lead to disaster in the end.



CHAPTER - III

CONSUMER COOPERATION IN UTTAR PRADESH :

The consumer cooperative made its debut in the state with the Kashi cooperative store in 1907. A few more stores sprang up here and there before the war, with the credit department tacked to them, but most of them succumbed to failure for diverse reasons including insufficient out lay, mismanagement and combination of credit with trade. Among stores that were prominent at the eve of war, were the Sandilla General store organised in 19==, the lalimli store established in 1913 for the workers of Kanpur Wollen Mills and the central Hindu College stores at Banaras. The Sandilla Store earned in 1917-18 a profit of Rs. 2,600 from which it declared a dividend at 6 $\frac{1}{4}$ % ⁶² and a rebate. Ultimately it was wound up. Other good stores at the eve of war included the Mirzapur store and the two hostel stores at Allahabad and Meerut. The Aligarh Muslim University Store came into being in 1920, operated for some time and finally collapsed in 1935.

1920-21 was the peak year of progress when there Four students' cooperative stores and 17 general stores. With decline in prices, the picture became gloomier and by 1928-29, all but ten stores had languished. Beaten by depression in

1929-30 the number narrowed down to 5. During that year "an attempt to start a store for the Kanpur Mill labourers met with little response" and the promoters relinquished the effort saying that 'it is no use trying to start a store for those who do not want it.'

In 1931-32 there existed 11 stores, of which, with the exception of the Ghazipur store, none was worth any note. In 1937-38, there were 7 students cooperative stores and 5 general stores including the Shyam Store which handled a business of Rs. 25,000 hired out boiling pans and distributed 10% dividend of the 18 stores in 1938-39, the Ghazipur student store claimed a membership of 246 and profit of Rs. 320. Two other students were at the Udaipratap College and Scouting Store, both at Banaras. The total membership of U.P. Stores totalled 2,850. In 1939-40, of the 9 students and 15 general stores, the Siesta Store of Muttra, among its other business, supplied cattle worth Rs. 18,213 on hire purchase system and reaped a profit of Rs. 795. Another Agra store supplied mill cloth to trankers to the value of Rs.14,000 earning a profit of Rs. 200. At the out break of war the government, at first, did not make use of the services of stores and hence, their number was only 35 in 1941-42. With state patronage, the figure jumped up to 110 in 1942-43. In 1944-45, 159 stores recorded a turnover of Rs. 35.15 lakhs

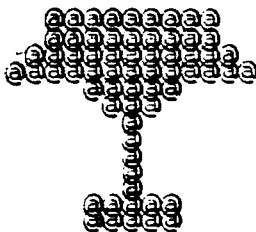
and a profit of Rs. 58,000. Among the well-managed stores, at that time, were those at the Banāras Hindu University, The Udaipratap College and the Mukhteswar VRI Institute and Almora store. The last achieved a sale of Rs. 3½ lakhs in 1943-44 highest in the state that year. In July, 1948, the government decided to entrust the distribution of rationed articles to the stores and organised one store for every rationing sub area of 25,000 adults. The progress, thereafter, was as under :

YEAR	NO.OF Store	Member- ship (in lac)	Share capital	Reserve Fund	Turn Over	Profit	Loss
1945-46	163	0.19	3.18	n.a.	24.07	n.a.	n.a.
1947-48	243	0.27	5.31	0.94	50.85	n.a.	n.a.
1949-50	505	2.80	25.76	5.32	1657.08	+24.78	n.a.
1951-52	506	3.23	29.75	26.49	2057.11	+10.09	-1.66
1953-54	415	2.98	26.43	34.15	111.16	+ 0.83	-4.81
1955-56	437	1.77	19.76	30.56	30.75	+ 1.16	-0.93
1957-58	394	1.51	15.03	23.00	151.65	+ 2.69	-0.26
1959-60	413	1.50	15.12	25.29	266.63	+ 3.11	-0.47

The stores were spread over 62 towns and cities of the state, serving two-third of its rationed population. Besides food grains, they also dealt in sugar, cloth, Kerosene, soap, groceries and other articles. The pradeshik cooperative Federation acted as a whole sale supplier, particularly for cloth.

When the controls were lifted, there was a sudden fall from Rs. 11 crores to 1 crore in the Business of the stores. Though now there has appeared a slight recovery, it is a long way to tread from Rs. 2½ crores to Rs. 20 crores. During controls, stores were entrusted with the running of sub-area rationing offices and got a subsidy of Rs. 750 per month. During 1949-50, there were 16 such sub offices. Among the stores, the lalitpur store ran 3 grain shops and also dealt in sugar, salt, gunny bags, sutli, matches, imported salt from Pakistan and held distt agency for Rose Brand matches. In 1955-56, it earned a profit of Rs. 6,060 on which it distributed dividend at 10 %. Another store at Devaria had taken up Brick Kiln work and supplied bricks at a rate of Rs. 24 per thousand in stead of the market rate of Rs. 30. In 1955-56 it claimed 1,394 members and a capital of Rs. 10,624. It had donated liberally to educational institutions, hospitals and various other charity. The programme of the state government during the third five year plan period provides for the organisation of 250 primary stores in 53 towns having a population of over 25,000 and 150 stores in hilly areas, of these 400 stores, 100 will be new and 300 by revitalisation. The share contribution shall be made at the rate of Rs. 2,500 for

each of the 400 stores. No whole sales would be organised but the disstt cooperative federations would function as such in various districts. The new store must have a minimum membership of 250, a minimum share capital of Rs. 2,500 and the prospect of an annual turnover of Rs. 1 lakh within 2 to 3 years.



C H A P T E R - I VPRIMARY CONSUMERS COOPERATIVE STORES (ALIGARH)

The consumers' cooperative stores were established in Aligarh District before the introduction of the centrally sponsored scheme of consumers' cooperation. When this scheme was implemented none of the old stores was functioning in the city. The old generation of Aligarh was familiar with the failures of many stores. According to them it was not desirable to commence the movement afresh without a firm determination and a decision on the previous ones. Some of the dignified cooperators, social workers and teachers took share in the organisation of these cooperative stores. These initiatives ignited by dignitaries resulted into existence of different cooperative stores at different levels which have been depicted in the table below:-

Showing the date of registration of the stores:

33

WARD NO.	NAME OF THE STORES	DATE OF REGISTRATION
<hr/>		
1.	Consumers Cooperative Stores	10.1.1964
2.	-do-	10-1-1964
3.	-do-	21-1-1965
6.	-do-	1-1-1965
7.	-do-	1-1-1964
8.	-do-	22-10-1964
11.	-do-	21-2-1964
12.	-do-	4-2-1965
13.	-do-	4-12-1964
14.	-do-	21.1.1964
D.S.College	-do-	26-1-1964
A.M.U.	-do-	10-2-1964

SOURCE : BY SAMI UDDIN, PROFESSOR, DEPARTMENT OF COMMERCE,
(unpublished Research Project).

These stores were set up on the basis of wards in which the city had been demarcated by Municipal Board for the purpose of administration and election. In fact, the determination of the area of a ward has not been done on the basis of homogeneity in the habits, traditions, economic requirements and composition of the population but on Political grounds. Thus organisation of stores on wards basis activated the political leaders who wanted to command influence in every organisation working in their wards. However, it gave a chance to the political workers to test their party strength before municipal elections. The present writer thinks that the establishment of stores on ward basis was the first mistake made by planners in Aligarh in the organisation of these stores.

MEMBERSHIP :

The membership of the cooperative stores has been opened to all the citizens excluding those who are bankrupt, undischarged insolvent or of unsound mind. Moreover, a person running the Parallel business is also not encouraged to get the membership. In practice many provisions of the cooperative societies were dis-regarded. Moreover, certain restrictive practices imposed by the department have also been softened by the Deputy Assistant Registrar. For

example, it was decided at the start that no store would 35
be registered unless and until there were 250 members. But
the Deputy Registrar cooperative societies registered the
cooperative stores of ward No. 3 with a membership of 205
only. Naturally it could not become a viable unit. Thus
the store worked for a few months and was closed after a
short life.

The table on the next page shows the membership of
the cooperative stores in Aligarh. This table shows that
most of the stores have fulfilled the minimum requirements
regarding membership. The increase in membership from year
to year was negligible which indicates that these stores
did not succeed in winning the confidence of the Public.

SHARE CAPITAL :

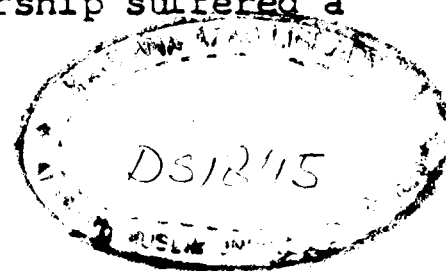
The share capital of the primary cooperative socie-
ties is raised from its members. A member is entitled to
buy many shares Provided the maximum member of shares
does not exceed the limit fixed by the byelaws of the
stores.

The value of one share is Rs. 10/- and the admission
fee for the society is 50 paise only. The unpopularity of
the cooperative societies or stores and their inefficient
management are responsible for low membership which could

not be increased year by year. According to the circular of the registrar, cooperative societies, U.P., it was an essential condition for the registration of the store to enrol at least 250 members. In many cases the stores came into existence with membership ranging from 205 to 283 except the cooperative stores of ward No. 3 and Aligarh Muslim University, Aligarh. The university store was given the understanding that the state Government would also purchase shares worth Rs. [?] according to time limit as provided under the control-sponsored scheme but later on, it was decided by the Registrar, cooperative societies, U.P. that in case of institutional stores the share capital should be provided by the institution concerned. The policy matter of cooperative must be comprehensive, clear and easy to understand prior to the organisation of the stores. It is interesting to high-light here the case of service cooperatives which were given baseless assurances. Similar was the case of peasants who were given false assurances with a view to achieving the targets of the organisation. It is an established fact that instead of popularising the movement, the practice of attracting members by wrong assurances has been the common instrument for running cooperative in U.P. Thus no set pattern of educating the members and publicising the programme was made under the centrally sponsored scheme. The State

The state cooperative union of U.P. also did not sanction 37
officials succeeded in getting the help of reputed citizens
in organising the stores but later on they felt that the
policy of the officials of the cooperative department as
well as the management of the wholesale store was not sound.
Hence from 1965-66 onward a number of eminent people belong-
ing to different occupation withdrew themselves from the
management of those stores. It naturally proved a set back
to the movement and the increase in membership suffered a
loss.

PURCHASERS :



Every primary Store of Aligarh is a member of the
central wholesale consumers cooperative store of Aligarh.
It is allowed to make purchase on credit from the whole
sale consumers' cooperative store. But the policy of
supplying goods on credit to the primary stores has under-
gone several changes from time to time. At present a
primary store can purchase on credit twice the amount of
the share of the wholesale store. It has Forced the
Primary stores to such an extent that they find it difficult
to run the business. In several cases the Primary stores
have made a large percentage of their total purchases from
the wholesale stores as owing to seak financial position
they were not in a position to make purchases in the open
market. Examples can be easily found when the wholesale

store has been successful in selling goods at a price higher than the market price to the Primary stores. Naturally the Primary stores have suffered losses as a result of the mistakes made by the wholesale stores. Owing to lack of proper knowledge and market reports, the primary stores have looked upon to the whole sale store for guidance while the wholesale store has failed in discharging its duties. To quote an example: Once BANYANS were purchased by the primary stores. As the quality was not good and the prices were high these BANYANS could not be sold either by the whole sale retail shop or by the Primary stores. Because of unwise selection of goods, their inferior quality and high prices of goods supplied by the wholesale stores, the Primary stores have been compelled to make purchases from the local market. To over-come the weakness and attract the primary stores, the weakness and attract the primary stores, the whole-sale store has provided goods to the primaries over and above their limit. This has resulted in increasing the over dues of primary stores which have not yet been realised. In the case of a few stores no credit facilities were provided because they were not able to repay the overdue in time.

S A L E S :

Sales have increased from year to year as far as of a few stores are concerned while others have lost business within a short period of their existence. The cooperative store of ward No. 6 and 11 have shown poor sales turnover. The sales of Aligarh Muslim University consumers cooperative stores are encouraging but in view of its high expenses on staff, rent etc. The store has not earned any profit. Only the stores of ward No. 7, 5 & 11 have functioned well.

SOURCE : BY SAMI UDDIN, PROFESSOR, DEPARTMENT OF COMMERCE
(Unpublished Research Project paper.....year

MANAGEMENT AND OFFICE EXPENSES :

Management of the primary stores is democratic and honorary. The board of Directors is elected in the annual general meeting of the store as per rules of the U.P. Cooperative societies Act of 1965. Particularly no expenses were made by the store on the members of the Board of Directors of the store. The secretary is also elected in the annual General Meeting. He looks after the daily working of the store. The Manager, salesman, weighmen etc., are paid employees. In case of consumers' cooperative store, a No. 1 the expenses on salaries, wages, etc., have been too high. As result of it, the profits have been eaten up in meeting the expenses. The customers cooperative store ward No. 2 made satisfactory progress in the beginning but later on its office was shifted to a new locality without any consideration of business potentiality in the area. Moreover, the board of directors decided not to run the fair price shop. Both these decision badly affected the business of the stores. Now this store is not functioning and for the last two years the annual General Meeting of the store has not been called by the Secretary inspite of the persuasion of the Assistant Registrar, cooperative societies, Aligarh. Similarly many other stores have been shut down in the city.

SOURCE: By U.P. Cooperative Societies Act Books 1965

Broadly speaking in efficient management, lack of business talents, party politics, religious consideration, inadequate supervision and guidance, high cost of goods supplied by the Assistant Registrar and his staff are some of the reasons for the failure of stores in Aligarh. It is usually believed that educated persons can run the store in a better way. But it has been seen that in case of the Aligarh Muslim University Consumers cooperative society and the D.S.College Consumers cooperative store the members are educated and yet both the stores have not proved successful. The D.S. College store has shut down the doors while the university store will soon have to fold up its business. Necessary measures of dynamic nature are not taken by the board. The Board of Directors of Institutional stores have often passed irrelevant resolutions owing to lack of cooperative spirit and knowledge of cooperative Act, byelaws and rules.

The institutional stores are working neither on business lines nor on cooperative principles. They have been like a family venture in which elders of the family dictate the terms and conditions and others follow it for one or the other reasons.

Thus, we can say that in some stores the trading expenses are high while in others the management expenses are unbearable.

PROFITS AND LOSSES :

With the implementation of the centrally sponsored scheme in Aligarh twelve primary stores were started in the First instance. Later on out of these 12 primary stores, only two were running on profit basis. Three stores came into existence much later. Out of them one suffered losses. The consumers' cooperative store ward No. 3 was the product of political persons who were bent on starting the store with a membership of less than 250 persons. No wonder it suffered huge losses.

In general the stores have suffered losses due to poor participation and disloyalty of members, bureaucratic management, lack of publicity, poor guidance, neglect of duty by the officials and unhealthy practice of the whole sale store. It can be said that in the beginning, for a year or two the stores may not be a viable unit but they should fetch market and increase their sales in subsequent years. The whole sale store was set up to provide goods to the primary units at a cheap rate. But the parent organisation was not able to handle the business properly. The state level organisation like the provincial cooperative federation were also interested in earning profits for themselves. As the state level cooperative can easily influence the officials working at the whole sale stores

level it is essential that the secretary of the wholesale store should be an elected person. The appointment of person of the rank of Assistant Registrar as Secretary and executive officer of the whole sale store is not desirable.

The A.M.U C.C. store has also suffered losses. Owing to high expenses on management etc. the university store may suffer losses of more amount.

RESERVE AND OTHER FUNDS:

Stores have been unable to Provide Reserve and other funds owing to inadequate share capital, low business and low turn over and leases incurred by them. Only in case of consumers cooperative stores of ward No. 5 and 6 Reserve Funds amounting surplus amount have been created.

MEETING OF THE BOARD OF DIRECTORS :

For conducting the business of the store the meeting of the Board of Directors is held every month. Some stores have made provisions for quarterly meetings. All the matters regarding the business of the store and policy making are decided in these meetings. But very often the meetings of the Board of Director and Primary stores were not possible due to want of quorum. In case of the Aligarh

Muslim University consumers' cooperative store the Board has sometimes met once in six months. It shows that the Board of Directors of the Society is not interested in the success of the store. It has been seen in regard to many other societies that the meeting has either not been called or the business has not been transacted owing to want of quorum.

ANNUAL GENERAL MEETING :

As per the bye-laws of the wholesale and Primary stores and the Annual General Meetings should be held every year as the Balance sheet is ready. The annual General Meeting lays down the broad policy matters and elects the members of the Board of Directors. Convening the annual General Meeting in time is an index of the successful working of the store. If we take up this criteria on a number of stores, namely the stores of ward No. 1,2,3,10, D.S.College. Post and Telegraph Department and Aligarh Muslim University Aligarh can be called sleeping stores. It is the duty of Assistant Registrar Co-operative societies to run the stores successfully even if the district level officials are not devoting full time to their duties. Since the member have a financial stake of Rs. 10/- only, they are usually indifferent towards the stores. The success of the store depends on the secretary. If he is competent and other things being normal, the store will run smoothly and successfully.

However, it is the duty of the Assistant Registrar (consumers) Aligarh to take timely action against defaulters. But the Assistant Registrar is mostly busy in the recovery of loan of cooperative credit societies and receiving the officials of the cooperative departments from Regional office and Head Quarter. Several times he works as Assistant Registrar of the distt. As his promotion does not depend on the success of the store, he is not mindful of the business of the wholesale or primary stores. It is therefore, recommended that the Assistant Registrar be Paid under the scheme of consumers cooperative and should not work as Assistant Registrar of the distt. nor should he be asked to help in the recovery of cooperative over-due amount of other societies.

: SUMMARY AND CONCLUSION :

The centre-sponsored scheme of the Primary consumers cooperative stores suffered heavy losses during the period 1964-68. The reasons for their failure are many for example:-

- i. The cooperative stores have been established in areas which were divided in a city for election purposes.
 - ii. The government has not taken into account the other factors like publicity, training, education which are essential for the success of cooperative stores.
 - iii. Funds have not been provided by the centre or state for this purpose, it was the efforts of political leaders, teachers, social workers and prominent citizens responsible for the existence of the stores. Gradually excluding political leaders, other agents have been completely dissociated from the activities of the stores. The officers responsible for running the stores have not been competent and loyal to run these stores. The supervisors of these stores have not carried out the duties honestly.
- Fourthly, the expenses of management rose high because of complicated system of account keeping and recording, fifthly, the whole sale consumers' stores failed to supply goods at reasonable price to primary units. They

also failed to procure goods of right quality at the appropriate time.

Lastly the officers of the cooperative department failed to improve business conditions of the Primary stores. There are many cases of mis-appropriation of accounts non-payment of over dues, postponement of annual general meetings but nothing was done to check all these malpractices. In the end we can say that the implementat~~tion~~ and administration of the cooperative stores have been quite in-effective.

1) S A L E S : Whole Sale Consumer Cooperative Store:-

The controlled and non-controlled goods are sold in these stores. Maida, Suji Atta, wheat and Rice are supplied to the government fair price shops by the government on controlled rates. Non controlled items like biscuits, milk powder, and other food products, vegetable, oils, cloth, stationary, tyres and tubes etc. are sold to the Primary stores and individual members.

The whole sale store has started a departmental stores named as APNA BAZAR. It has three sections and sales variety of articles. There is a scheme to start a departmental shop for ladies also. A bakery plant and

powder spices manufacturing unit is also going to be started soon.

The study of fair shops show that the sale of controlled goods is more than that of non-controlled goods, it is an indicator of the fact that the whole sale store lacks popular support. The Economy of these stores is based on rationed goods. In the long run the whole stores cannot survive on the sales of controlled goods only. It is essential to take steps for increasing the sales of non-controlled goods.

It is advisable that the whole sale store should deal in selected goods and established business contract directly with the suppliers.

SUPPLIERS :

It is necessary that the state and all India level organisation should lower down the rate of commission and service charges. The big firms like Hindustan level should be persuaded to supply goods according to the needs of these store.

The whole sale stores have not been given the monopoly for supplying ration goods to the fair price shops, there are many reasons for this.

1. The private traders can be handled easily by the officials.
2. The staff disstt supply officers, hope to enjoy benefit from private traders.
3. No misappropriation of sugar and other ration goods is possible in a cooperative store.

At present only ration sugar is sold by these stores. The store is not the sole agent or distributor of sugar. The quota is allotted on ad-hoc basis and it supply is not received at regular intervals.

The whole sale margin of Profit on sugar is only 2.1/ Paisa per quintal it has been experienced that the supply of goods is very irregular. The goods are not supplied in time.

These stores have not been fully benefitted in procuring goods by the state and national federation of consumer cooperation due to lack of funds and in-effective purchasing policy.

PRICING POLICY:

The prices of the article of the store depend on the purchasing prices, 1 to 15 % profit is made by the store. The margin of profit is increased to raise the prices to

market levels. Heavy losses have been suffered by the stores due to lack of pricing policy and in-effectiveness on the part of the Board of Directors.

EXPANSION PROGRAMME :

The store has proposed to start a bakery plant and powder spices grinding plant. The Assistant Registrar consumer Aligarh thinks that this will help in building-up a good business for the store and making good all the losses sustained in the past. But it is not advisable to start this venture because the plants may not achieve the desired result in the absence of proper management, technical know-how and would not be able to compete the existing trader of this line.

Moreover, since bakery product are not a necessity in India, therefore we should not invest money in such ventures. The powder spices will also not fetch in good market.

MANAGEMENT :

General body, consisted of the delegates of the primary stores, is the supreme body. The Board of Directors is elected in the annual general meeting of the whole sale store every year.

GENERAL BODY :

Every Primary store which has got the membership of the wholesale store can send its delegates to Annual General meeting of the store. Delegates constitute the General Body :

ANNUAL GENERAL MEETING :

It is held once in a year. The members of the board of Directors are elected in the annual general meeting. The President and Vice President are elected from the members of the Board. The Secretary and Executive Officers are the Government Official of the cooperative department. The elected members of the board work without pay. Due to internal politics the annual general meeting of the wholesale consumer cooperative store has not been called for a long time. The members do not work impartially, as such the working of the Board is subjected to political pressure and bureaucratic administration.

BOARD OF DIRECTORS :

Every member of General Body can cast one vote to elect the member of the Board. Proxy is not allowed. One-third member of the board retires by rotation in two years.

The meeting is convened by it's Secretary. Inspite of losses and inefficiency the Government has not changed the directors. The State Government has not directed them to report important matters to the state Government. They have not taken any step for improving the business condition in the store. I feel that government should nominate active persons having sound knowledge of cooperation to the Board of Directors.

DISTRICT COORDINATION COMMITTEE :

The coordination committee has been set up under the Chairmanship of district magistrate. It has not been able to exercise any control over the whole sale consumer cooperative store. The meeting has not been called regularly nor the recommendation followed by the cooperative stores.

EMPLOYMENT :

There are 17 employees of whole sale store including fourth grade staff. They are mostly untrained inefficient and not qualified to the post. All appointments seem to have been made on recommendation instead of competence. The success of the stores depends on suitable candidates to run the store efficiently. No scientific

system is followed to maintain the Accounts and other record books.

R E C O R D S :

The staff is not qualified for the purpose. The executive officer is a busy person and therefore is not able to give full attention to these important matters.

STATE GOVERNMENT :

The State Government has bought shares of the Primary as well as the central whole sale consumer cooperative stores. The government has nominated two persons on the Board of Directors. A nominated Director continues to hold office from the very beginning. The state and the regional officers of the cooperative Department do not have any contact with the officials of the local stores. They do not discharge their duties in consultation with government either. They are nominated to board on political grounds. They have personal friendship and alliance with disstt level officials. It is recommended that the Assistant Registrar of cooperative societies should take more active interest in the development of the store. The store working under their guidance should be mentioned on confidential records of official concerned. An assessment committee should be appointed to report regarding the working and problems of the store.

SUMMARY AND CONCLUSION

The following are the reasons of the failure of the cooperative stores in Aligarh District.

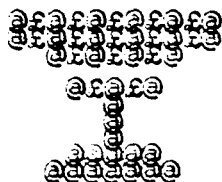
1. Ineffective officers and employees recruited under political pressure.
2. The purchase Policy is defective and therefore, the sale prices are very high.
3. The share capital is low, membership is not adequate and reserves an inefficient fund.

Large quantity of food grains should not be bought as it blocks the capital and involves the risk.

The Central whole sale store has survived at the cost of primary stores. The primary stores has no alternative except to buy from this store at higher price. The provincial Cooperative Federation is also responsible for the poor business of the store. It is recommended that higher cooperative organisation should care more for the development of lower organisation instead of their own profit.

The whole sale store has been a total failure. It has neither achieved the aim of selling goods at reasonable prices nor provided goods of good quality at the right time.

However, it had moral influence on business community and helped in checking the rise in prices during scarcity. We should make every possible effort to make it a success. If consumers' cooperation fails in urban areas the fate of cooperation in rural areas will be doomed for ever.



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